

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Vernice A Stewart
Debtor

Case No. 19-10761-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db +Vernice A Stewart, 820 Elsinore Place, Chester, PA 19013-6222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Vernice A Stewart dml60west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Vernice A. Stewart

Debtor

CHAPTER 13

MIDFIRST BANK

Movant

vs.

NO. 19-10761 MDC

Vernice A. Stewart

Debtor

Thomas Stewart

11 U.S.C. Sections 362 and 1301

Co-Debtor

William C. Miller Esq.

Trustee

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition advances on the mortgage held by the Movant on the Debtor's residence is **\$2,945.78**, which breaks down as follows;

Advanced Taxes (March 2019): \$62.19
Advanced Insurance (March 2019): \$307.00
Advanced Taxes (April 2019): \$594.59
Advanced Insurance (May 2019): \$276.00
Fees & Costs Relating to Motion: \$1,031.00
Post Petition Fees, Expenses and Charges: \$675.00
Total Post-Petition Advances: \$2,945.78

2. This Stipulation supersedes the stipulation approved on July 17, 2019 as document 25.

3. The Debtor shall cure said advances in the following manner:

- a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition advances of **\$2,945.78**.
- b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition advances of **\$2,945.78** along with the pre-petition arrears;
- c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.
- d). Maintenance of property taxes by Debtor thereafter.

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. On or before February 14, 2020, Debtor shall provide proof of all necessary property insurance to Movant that provides for coverage for the period beginning March 16, 2020. Debtor shall thereafter maintain ongoing property insurance.

6. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation or the terms of Section 5 are not followed, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

7. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.


9. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature.

Date: October 4, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

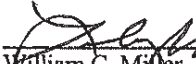
Date: October 4, 2019



David M. Offen, Esquire
Attorney for Debtors

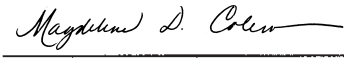
NO OBJECTION

Date: 10/18/19


William C. Miller, Esquire
Chapter 13 Trustee

without prejudice to any
trustee rights or remedies

Approved by the Court this 23rd day of October, 2019. However, the court
retains discretion regarding entry of any further order.


Chief U.S. Bankruptcy Judge
Magdelene C. Coleman